

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Serial No.:	10/659,123	Filed:	09/10/2003
Applicants:	Barker, et al.	Docket No.:	49335.2300
Confirmation No.:	3544	Examiner:	Pierre E. Elisca
Title:	METHOD FOR ON-LINE CLIENT SET-UP AND AUTHORIZATION OF AUTOMATIC ELECTRONIC FUNDS TRANSFERS	Group Art Unit:	3621

**SUPPLEMENTAL
AMENDMENT AND REPLY**

Mail Stop Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

As a SUPPLEMENTAL reply to the Office Action mailed on November 9, 2007, and based on the Examiner Interview on March 3, 2008, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.